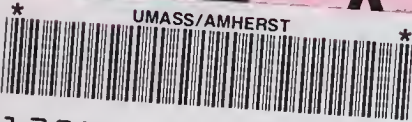


# A Guide to

THE EXECUTIVE OFFICE OF

# Consumer AFFAIRS

UMASS/AMHERST



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EXECUTIVE OFFICE  
OF  
CONSUMER AFFAIRS

DIVISION OF  
BANKS

DIVISION OF  
INSURANCE

DEPARTMENT OF  
PUBLIC UTILITIES

DIVISION OF  
REGISTRATION

DIVISION OF  
STANDARDS

ALCOHOLIC  
BEVERAGES  
CONTROL  
COMMISSION

MASSACHUSETTS  
STATE  
RACING  
COMMISSION

COMMUNITY  
ANTENNA  
TELEVISION  
COMMISSION

MICHAEL S. DUKAKIS  
GOVERNOR

PAULA W. GOLD  
SECRETARY

Consumer  
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1982

self-help

Affairs

EXECUTIVE OFFICE OF CONSUMER AFFAIRS  
ONE ASHBURTON PLACE • BOSTON • MA 02108  
Telephone 617/727-7780



## **EXECUTIVE OFFICE OF CONSUMER AFFAIRS**

Cabinet Secretary: Dr. Eileen Schell  
One Ashburton Place, Room 1411  
Boston, MA 02108  
Self-Help Line: 617/727-7780  
Administration: 617/727-7755



The Executive Office of Consumer Affairs, which supervises eight regulatory agencies and twenty-eight licensing boards, is one of the Governor's Cabinet Offices. By statute, the primary responsibility of the office is to act as administrative oversight for the agency's budget and personnel actions. Consumer Affairs actively promotes consumer education and informs businesses of their responsibilities to consumers. Issues are researched and consumer rights pamphlets are published to explain major topics of concern. The Self-Help Information Line advises consumers of their rights and remedies so that they are able to resolve problems on their own. Self-Help responds to individual telephone, written and walk-in requests for guidance in taking corrective action. Over 38,000 consumer referral and complaint calls are handled each year.

Consumer Affairs represents the interests of consumers when it testifies before state and federal agencies. It actively works with other state agencies in the protection of consumers. Seminars are presented to consumer groups, educators, civic and trade associations, and merchants. Consumer Affairs has actively promoted the interests of women, minorities and the handicapped. The office introduces legislation to make its agencies more effective and to correct abuses or oversights which the Self-Help Information activities have disclosed. For two consecutive years, readers of *Boston Magazine* have voted the office the "Best Local Government Agency".

## **DIVISION OF BANKS**

Commissioner: Gerald F. Mulligan  
100 Cambridge St., Room 2004  
Boston, MA 02202  
Consumer Line: 617/727-2102  
Administration: 617/727-3145



The Division of Banks regulates, supervises, and audits state-chartered trust companies, savings banks, cooperative banks, credit unions, finance companies and collection agencies. The Division of Banks also grants charters and approves branches, acquisitions, and mergers of its financial institutions. It promotes public interest, both by encouraging banking competition and community reinvestment and by supervising small loan interest rates and credit transaction compliance.

## **DIVISION OF INSURANCE**

Commissioner: Michael J. Sabbagh  
100 Cambridge St., Room 1801  
Boston, MA 02202  
Consumer Line: 617/727-3333  
Administration: 617/727-3370



The Division of Insurance regulates all aspects of the insurance business including rate setting, licensure of agents and brokers, and examination of domestic and foreign insurance companies. Drivers may appeal accident surcharges before the Merit Rating Board. Consumer information is available through pamphlets, the complaint handling division, and by appointment through the division library. A program of insurance premium cost disclosure and easy-to-read policies have assisted the consumer to make a more informed purchase of insurance.



## **DEPARTMENT OF PUBLIC UTILITIES**

Chairman: Jon N. Bonsall  
100 Cambridge St., Room 1200  
Boston, MA 02202  
Consumer Line: 617/727—3531  
Toll-free Line: 1—800/392—6066  
Administration: 617/727—3500



The Department of Public Utilities is responsible for the regulation and rate setting for electric, gas, water, telephone and telegraph utilities. The DPU also licenses and regulates commercial motor vehicles, railway, and bus companies, towing and instate moving companies. The Consumer Division handles complaints including billing and termination practices of utility companies. The DPU also responds to requests associated with its other regulated businesses.

## **DIVISION OF REGISTRATION**

Director: John N. Mattuchio  
100 Cambridge St., Room 1520  
Boston, MA 02202  
Telephone: 617/727—3076



The Division of Registration consists of a central administrative office and 28 individual boards of registration. Each board examines and licenses applicants, holds disciplinary hearings, and establishes standards for professional conduct.

The following occupations are regulated: aestheticians, accountants, architects, barbers, chiropractors, dentists, dental hygienists, doctors, drinking water plant operators, embalmers and funeral directors, electricians, electrologists, engineers, gas fitters, hairdressers, health officers, landscape architects, land surveyors, nurses, nursing home administrators, opticians, optometrists, pharmacists, physical therapists, plumbers, podiatrists, psychologists, radio and TV technicians, real estate brokers and salespersons, sanitarians, social workers, veterinarians, and waste water treatment plant operators.

Nearly 500,000 individuals in Massachusetts are licensed by the state in order to protect the public health, welfare, and safety. Each occupation establishes its own educational requirements and test performance levels which define minimal competency standards. Some occupations also require practical examinations and apprentice training.

The Division is composed of a full-time clerical staff, which performs the administrative functions, and part-time appointed board members. Most of the boards include public members as well as licensed practitioners. Each board sets its own policy and regulations. Some boards also supervise schools, examine shops, approve products, or record continuing education credits.

## **MASSACHUSETTS STATE RACING COMMISSION**

Chairman: Robert J. Furlong  
One Ashburton Place, Room 1313  
Boston, MA 02108  
Telephone: 617/727—2581



The Massachusetts State Racing Commission has jurisdiction to regulate pari-mutuel activities for thoroughbred, harness, and greyhound racing. The Commission is responsible for the enforcement of rules and regulations governing the security and protection of racing animals and the wagering public. As a licensing authority, it is empowered to investigate complaints about business conducted at racetracks or racing fairs, especially when it involves the calculation of odds, payment of winnings, or integrity of a race. The commission also operates a testing laboratory and audits the books of racetracks.

## **ALCOHOLIC BEVERAGES CONTROL COMMISSION**

Chairman: John P. Larkin  
100 Cambridge St., Room 2204  
Boston, MA 02202  
Telephone: 617/727—3040



The Alcoholic Beverages Control Commission regulates all aspects of the liquor industry. It supervises quality and manufacture, transportation and storage, import and export, advertising and sale, and public consumption of alcoholic beverages. The ABCC may grant, suspend or revoke liquor licenses and permits of manufacturers, wholesalers, warehouses, shippers, taverns and bars, restaurants and hotels, package stores, chartered clubs and pharmacies. To ensure compliance with the law, the ABCC may conduct investigations or hearings involving various segments of the liquor industry.

## **COMMUNITY ANTENNA TELEVISION COMMISSION**

Chairman: Thomas K. Steel, Jr.  
100 Cambridge St., Room 1105  
Boston, MA 02202  
Telephone: 617/727—6925



The Community Antenna Television Commission regulates the cable television industry by setting rates and determining standards. It creates a uniform regulatory framework within which rates, performance, technical quality and community service can be measured objectively. The Commission can suspend or revoke a license granted by a municipality if there were improprieties in granting the license, or if the licensee fails to conduct business properly. Since 1979, improvements in technology and increased public awareness of the cable industry have created a dramatic increase in the level of activity of this Commission.

## **DIVISION OF STANDARDS**

Director: Donald B. Falvey  
One Ashburton Place, Room 1115  
Boston, MA 02108  
Telephone: 617/727—3480



The Division of Standards is responsible for setting standards and testing all types of weighing and measuring devices used in the sale of food, fuels, and other products. It determines standards for the accuracy and safety of all thermometers. The Division of Standards governs the advertising and sale of motor fuels, sets standards for lubricating oils, anti-freeze and fuel oils, including the inspection of all fuel-dispensing pumps. It licenses hawkers and peddlers, and motor fuel and motor oil dealers. The Division also enforces Unit Pricing Regulations.

The agencies within Consumer Affairs generate funds through fees, fines and assessments against the regulated industry or licensee. The revenue they produce not only covers their operating costs, but a surplus contributed to the General Fund reduces the amount of taxes required to operate other state agencies which lack revenue producing capability.

*For further information you may wish to obtain CONSUMER'S GUIDE TO THE BOARDS OF REGISTRATION which is also available from our Office.*



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